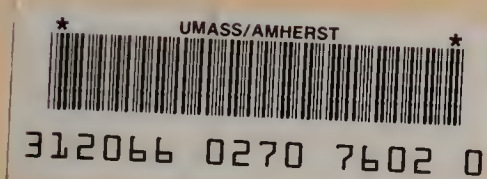


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Massachusetts Executive Office of Communities & Development

Municipal Division

Municipal Management and Planning Office

Incentive Aid Report
Municipal Risk Analysis

Prepared by

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COLLECTION

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Risk Management Analysis

In response to the requests of municipal officials, the Incentive Aid Program was created in 1985 by the Governor of Massachusetts. The objective of the program is to provide a means for municipal officials to improve the management of local government.

One costly feature of local government services is municipal insurance. This is often considered to be an uncontrollable cost. One group of projects funded by the Incentive Aid Program focused on municipal insurance and risk analysis. The reports for these projects indicate that there are many changes that municipalities can make to improve the management and administration of their risk management programs. Such changes will help control insurance costs.

The material presented in this summary report is extracted from fourteen Incentive Aid Grant Project Reports which are listed in the bibliography. They are, for the most part, comprehensive examinations of city and town municipal insurance programs. We have selected those recommendations made by the consultants which should prove useful to other local officials as they consider their risk management opportunities.

Several suggestions were made by the consultants to reduce coverage, increase deductibles, or negotiate with the carrier to reduce excessive premiums. The majority of the recommendations on specific policies, however, advised increasing coverage, especially in the area of liability, in order to protect the municipality from catastrophic loss. Several reports suggested setting up a reserve for self insurance of some risks. There were a significant number of recommendations made by the consultants relevant to the managing the municipal insurance function. The reports did not examine the municipalities medical insurance since that is an area which could be the subject of a study by itself.

Based upon the information contained in these reports and the amounts of the grants which varied from \$3,000 to \$6,000, the benefit received, if the recommendations are implemented, would substantially exceed the cost of the study. Strengthening control of risk management practices is likely to help municipalities avoid potentially large financial losses by reducing exposure to risk.

If your municipality has not had a recent comprehensive risk management analysis, the following information may encourage you to consider doing so.

It is important to develop a risk management philosophy and policy statement prior to implementing a risk program. Such a policy assures a consistent approach, optimal protection against catastrophic loss, and maximizes cost effectiveness.

Background on Risk Management

The term "risk management" in this report refers to the practice and method of minimizing the adverse effects of financial loss to municipalities. That loss could come from suits related to personal injury, property damage or liability.

The term "manager" is used in this report to indicate town or city manager, executive secretary or administrative assistant to the board of selectmen, or town administrator.

The objective of risk management is to:

- continually investigate risk of loss,
- decide on various alternative methods of providing protection against financial injury arising out of risk, and
- constantly monitor the established risk management program and possible alternatives to ensure continuing effectiveness.

The process of risk management involves the avoidance, control, elimination, reduction, or transfer of risk.

The four elements in any comprehensive risk management program for a municipality are as follows:

- Centralized accumulation & dissemination of information relating to risk;
- A decision making process which involves deciding
 - which risk should be assumed by the town,
 - which risk should be insured (transferred to the insurance company), and
 - to what extent the municipality should insure;
- Loss reduction through timely implementation of loss prevention measures, such as
 - implementation of formal loss prevention recommendations made by insurance carriers, etc.
 - by educating employees to consider work site safety; and
- Intelligent & economical purchase of only insurance found to be necessary.

Boilerplate insurance policies are unable to encompass the complex risk exposures of municipalities. Insurance policies need to be custom designed to meet the conditions of each municipality. They should be structured to eliminate the possibility of coverage being voided by inadvertent omissions, or acts of the insured. Specific attention must be paid to each and every term and condition of the policies. Towns should secure the broadest coverage possible with "broadform endorsements".

The information presented is intended to provide suggestions and guidance for municipalities. Since much of the information may have broad implications, you, the reader, are encouraged to consult your insurance advisor for guidance appropriate to your situation.

Self Insurance

Self insurance is a common method of addressing risk. One way to self-insure is to utilize deductibles. Factors to consider in evaluating deductibles and deciding the extent to which your municipality may want to self insure are as follows:

- Current funding for anticipated loss;
- Cash flow of the municipality; and
- Availability of short- and long-term financing.

The following hypothetical example abstracted from the report prepared for the City of Everett by Kevin F. Donoghue & Associates illustrates the issues involved.

Municipality X's Property Insurance premiums, with no deductibles, are \$100,000 annually, or \$500,000 for a five year period. A \$50,000 deductible reduces the annual cost to \$60,000, for a five-year cost of \$300,000. If there are no losses during that five-year period, this represents a potential savings of \$200,000.

The insurance company expects "normal" losses (\$50,000 or less per loss) of \$100,000 to \$125,000 for the five years in question. If there was no deductible, the difference between these expected losses and the \$200,000 potential savings with a deductible represents the insurance company's profit, overhead, expenses, taxes, etc. If their prediction regarding the level of loss, i.e., \$100,000 to \$125,000, is correct, Municipality X would realize net savings of \$75,000 to \$100,000 by assuming the \$50,000 deductibles.

	1 year	5 year
Premium	\$100,000	\$500,000
Premium with \$50,000 deductible	<u>-\$ 60,000</u>	<u>-\$300,000</u>
Potential Savings	\$ 40,000	\$200,000
Losses paid by municipality (50,000 or less each)		<u>-\$100,000 to \$125,000</u>
Net Savings		\$ 75,000 to \$100,000

If the actual losses exceed the expected level for the five-year period, savings will be less. However, the reverse is also true.

It is possible that a municipality could pay out more in deductibles than the amount saved in premiums. On the other hand, even without the deductibles, the municipality would eventually pay for higher than expected losses, since the insurance company would demand a larger premium in future years in return for paying frequent claims.

With or without insurance, sooner or later you pay for your losses. When you pay for them through the purchase of insurance, you spread the cost over a longer period of time, but you also pay the insurance company's overhead, profit, and taxes. In instances where no insurance is purchased but substantial risk exists, it is difficult to measure the premium savings less the cost of the retained risk. One must remember that risk, whether substantial or minimal, does exist and a formal plan for funding the potential loss should be established. The reason for insurance is to avoid large "budget wrecking" liability or other loss payments in any one year.

Massachusetts Municipal Tort Claims Act - M.G.L. Ch. 258

The Massachusetts Legislature passed the "Municipal Tort Claims Act" in 1978. This law stripped municipal governments of much of their common law immunity for bodily injury and property damage suits.

At the present time, a town can be held liable for bodily injury and property damage suits caused by the negligent or wrongful acts or omission of any employee while acting in the scope of his/her duties with a limit of \$100,000 per claim.

The statute provides that no employee of the town shall be personally

liable for any bodily injury or property damage while acting within the scope of his duties.

The statute does not apply to claims arising out of an intentional tort, such as assault or battery, false arrest, libel, slander, etc. Although the town itself cannot be liable for these intentional torts, individual employees of a municipality could be held accountable.

The statute exempts any claim based upon the exercise or performance of a discretionary function or duty by a public employer or employee. For example, a selectman could not be held liable for an action in the "planning" stage of a municipal program but an employee, and thus the town, could be held liable in the implementation process. From a municipal risk management standpoint, the difficulties created by the Massachusetts Tort Claims Act are as follows:

- The statute establishes a per claim maximum of \$100,000 and is not subject to any incident maximum. Thus the financial exposure to the town is the number of injured times \$100,000 each; and
- The liability for town employees, etc. for intentional torts.

In view of these circumstances, the limits set by the Tort Claims Act are of no consequence in arranging a municipal risk management and insurance program. A town's insurance program should account for intentional torts.

Injuries on Public Ways due to defects in the way - M.G.L. Ch. 84

This statute places a limit of \$5,000 on claims paid for accidents involving bodily injury or property damage caused by a defect in a "public way". This is similar to the Massachusetts Tort Claims Act.

There is a similar problem of risk exposure with this statute. The \$5,000 limit is per claim. Therefore, the risk exposure is \$5,000 times the number of injured. Taylor Risk Management Associates states, in an example in the Town of Dennis Report, that "Presuming that a bus or similar conveyance is involved, the town's liability could be in excess of \$250,000."

There have been a number of attempts to encourage the Massachusetts Legislature to increase the \$5,000 limit.

Loss Prevention Recommendations From an Insurance Carrier

An insurance carrier often makes recommendations to a municipality on how to reduce risk. The loss prevention recommendations may be followed by the manager but, on occasion, department heads may not

follow through. This failure may create a problem with the insurance company. Failure to implement loss prevention measures recommended by the insurance company may result in increased premiums or the insurance company may find the municipality unacceptable as an insured.

Loss prevention suggestions made by insurance carriers should be implemented. If capital outlays or some other requirement would make implementation impossible or impractical, the insurance company's engineering department should be contacted for alternative suggestions. Be sure to explain to the engineering representative the specific reasons why the original recommendation cannot be implemented. By creating an atmosphere of cooperation, the company and municipality can work together to prevent losses.

Workers Compensation - High Experience Modification Rating

One municipality was charged a worker's compensation experience modification rate of 28% rather than the rate of 1% charged the average municipality. Based on a policy covering the period 1/1/86-87, this equalled \$29,000 (\$32,000 in 1990 dollars). With rising insurance costs, the experience modification factor could result in substantially higher costs. In another study, the experience modification rate was 65%.

Municipalities should examine their loss experience regularly, perhaps quarterly. The categorized claims and the reasons for losses should be reviewed with the carrier to eliminate, wherever possible, any particular hazard. By establishing a formal loss prevention procedure, eliminating physical hazards, and educating employees to consider safety first, a municipality should realize a reduction in its experience modification factor as well as a reduction in premium costs over the next several years.

Reviewing findings with the carrier prior to the carrier reporting to the Insurance Rating Bureau will help to avoid incorrect experience factors being assigned. The review should take place during the fifth month following the policy expiration date since the insurance companies have 120 days in which to report on your claim experience. You should also request a copy of the municipality's experience rating modification calculation as a routine matter, so that its accuracy can be determined. You should question and dispute any claim which does not seem reasonable, and you should debate the reserve value on open cases if you believe they are incorrect.

Managements' Lack of Easy Access to Insurance Policies

In one municipality the town clerk maintains insurance policies in the town vault. They are not readily available to town management for ease of reference when a question arises as to specific coverage or when the

Town is considering updating the policy. In several reports, the consultant stated that policies were incomplete or unavailable.

Request that your insurance carrier issue all policies in duplicate, one to be kept in the town vault, and a working copy to be kept in the managers office for easy access and reference. If the insurance company is not willing to issue a duplicate, make a copy to be used as a working copy before filing the policy with the town clerk. Be sure you have all of the policies and all of the attachments.

Duplication of Coverage Resulting in Increased, and Needless Cost

Some municipalities allow each department head to make arrangements for specific insurance coverage. All municipal insurance policies, regardless of the type, should be negotiated by the manager, not by individual department heads, such as police or school departments. Centralization of the risk management and insurance function should assure that there is no duplication of coverage and corresponding waste of dollars.

If it is not feasible for the selectmen or mayor to delegate this responsibility to the manager, they could consider appointing an insurance committee made up of at least three people who have expertise in the area of property and casualty insurance. In general, insurance committees are not as efficient as one employee responsible for these decisions. At least one other consultant specifically recommended against using an insurance committee because of the complex nature of the insurance problem (risks as well as policies). That consultant suggested that use of a committee not only complicates the process of securing the best insurance at the lowest cost, but also has the adverse effect of increasing insurance costs.

In addition, the selectmen should consider utilization of an outside independent expert to work with the manager or insurance committee. The use of an expert would help eliminate the possibility of purchasing unnecessary insurance coverage, and assist in keeping the town's insurance program current and cost-effective.

Suggested Guidelines for the Insurance Administrator to Follow

The person responsible for internal insurance affairs should verify that all information flows freely from the various departments to his or her office on a regular basis. The insurance officer should disseminate information by means of memos to the various department heads.

These bulletins should contain:

- Instructions on proper procedures for reporting claims and losses;

- Guidelines regarding risk management; and
- Procedures for reporting
 - acquisition of new or leased property,
 - changes in operations, and
 - similar related matters which may affect the municipality's risk management program.

Records of Loss Must be Maintained by the Municipality

Maintenance of a "loss register", listing each and every loss as it occurs, and including the estimated dollar value of the loss, once that information is available, is strongly recommended. This will allow the municipality to know the total cost of risk, both insured and self-insured. All losses whether insured or not must be included. This record will provide information on how claims are processed, and how and where losses occurred. This information is necessary to implement a strong risk avoidance approach.

Multiple Insurance Agents

Some municipalities purchase insurance through several insurance agents with the intent of "spreading the wealth" and not favoring just one company in regard to insurance premiums. This is a risky practice. If the risk management function is being performed by a "layman" no single insurance company is fully aware of the municipality's insurance program. No single agency could be held accountable for any uninsured exposure. When several agencies have pieces of the pie, there may not be sufficient financial incentive to encourage each of them to pay careful attention to the part they cover.

All of the reports agree on this point and recommend placing all insurance coverages through a single insurance source.

Unnecessary Loss Caused by Acts of Third Parties Acting on the Behalf of the Municipality

Independent contractors performing such functions for the municipality as snow plowing, rubbish collection, or school bus service may expose the municipality to a suit by a party injured by that contractor. If he or she is unable to recover damages from the contractor for injury or property damage, the injured party may file suit against the municipality. There is also the possibility of an employee of a contractor or subcontractor suing you for injury while on a municipal premises.

All contractors or companies providing municipal services should be

required to hold the municipality harmless from any and all claims arising from all activities under the agreement. A certificate of Insurance made out in favor of the municipality should be required of all contractors. This may eliminate some small contractors from providing service to the municipality. If the municipality wishes to do business with that contractor in spite of the absence of sufficient insurance, officials should be fully aware of the risk exposure they face.

All Requests for Proposals for services should include a hold harmless provision in favor of the municipality. Certificates of insurance should reflect the following minimum limits of liability:

1. General Liability: \$1,000,000 per occurrence Bodily Injury Liability and \$250,000 per occurrence Property Damage Liability or a combined single limit of \$1,000,000 per occurrence Bodily Injury and Property Damage Liability.

2. Automobile Liability: \$1,000,000 per accident or occurrence Bodily Injury, and \$500,000 per accident or occurrence Property Damage Liability of \$1,000,000 per accident or occurrence combined Bodily Injury and Property Damage liability.

3. Workers Compensation: Statutory coverage for the Commonwealth of Massachusetts.

In addition, the certificates must include an absolute 30 day advance notice of cancellation, non renewal, or material change in favor of the municipality.

Named Insured Provisions

The named insured provision in the various policies should account automatically for all committees, commissions, departments, etc. which may now or in the future be constituted by the municipality. You should request that the following sample wording for the Named Insured provision be included in all municipal policies:

"The City/Town of _____, the City/Town of _____ School Committee, and all elected or appointed officers, officials, directors, officials, directors, committee members, employees, volunteer workers, committees, commissions, departments, advisory boards and any affiliated, associated or allied entities and/or bodies of, or as may be participated in, by the City/Town of _____ all as may now exist or be hereafter constituted or established."

Use of this statement should, in one consultants opinion, "encompass all of the necessary town related entities. Other consultants recommended similar wording and all of them cautioned against this section reading only "The City/Town of _____".

Time Frame on Notice of Cancellation or Change of Coverage

Cancellation provisions of insurance policies of less than 60 to 90 days is inadequate time to renegotiate or remarket an insurance program. All insurance carriers should be asked to issue an endorsement providing at least 60 to 90 days advance written notice of cancellation, intention not to renew, or material change in coverage. This notice must be addressed to the Risk Manager or to the Chairman of the Board of Selectmen and be sent by registered mail. It is important to remember that even if you have an excellent loss history, insurance companies sometimes cancel contracts or refuse to renew for no apparent reason.

Property Insurance Coverages

Policies for property insurance should be arranged to provide coverage for all real and personal property owned by the municipality, or for which the municipality is responsible through contract or otherwise. The "Schedule of Property Included" and the "Statement of Value" forms should only be included in the policy for rating or pricing purposes and have no bearing on the insurance coverages. The "Statement of Value" should not be attached and made part of the policy because it could create controversy in the event the actual replacement cost of the property significantly exceeds the amount indicated on the "Statement of Value" form. Many insurance companies include this form as part of the policy. One consultant recommends that an endorsement be secured which specifically states the following:

"It is understood and agreed that the 'Statement of Value' form attached to and made part of this policy is used for rating purposes only and has no application to any loss adjustment"

Require Regular Statements of Loss

You should request insurance companies to provide you with regular statements of loss on a quarterly basis for all lines of insurance in order to judge effectiveness of loss prevention activities, the effectiveness of claims handling, and the fairness of insurance premiums. Loss statistics for open or reserved cases should be carried forward until conclusion or final settlement is made.

Identify One Individual such as the Manager to Receive and File Reports of Loss

All insurance policies contain a loss reporting clause which specifies that notice of loss should be given to the insurance company when an insured becomes aware of a loss or potential loss. All loss reporting clauses should be amended to include wording which requires you to report to the insurance company only when a loss or possible loss has been reported to a particular person in the municipality such as the

manager. Some municipalities have been held in violation of the contract agreement for failure to report an incident when management was unaware of that incident.

Errors and Omissions Made at the Time of Insuring

It is unrealistic to assume that any one individual or department can be aware of all possible eventualities. Due to the complexity and multi-faceted nature of municipal business, several of the studies recommended the following language to provide for unintentional errors or omissions at the time of insuring:

"It is agreed that in the event of an error or failure to disclose all hazards at the inception of this policy or during the policy term, or to comply with any provision of this policy, that coverage afforded by this policy shall not be prejudiced, provided such error or omission is not intentional."

This amendment would eliminate the chance that coverage will not be afforded due to such an unintentional error or omission.

Single Expiration Date for All Policies

It is easier to administer an insurance program if there is one expiration date for all policies. The municipality should select a date and request that the broker set all policies to that date. Policies should be bid on a multi-year basis to promote coverage and broker/insurer service stability. In a tight insurance market, it is desirable for a municipality to avoid annual competitive bid situations. Annual bidding may result in no quotes being returned or wildly fluctuating premiums.

Valuable Papers and Records

Limits are set on the loss of records in excess of \$500 to the cost of the blank materials plus the cost of labor incurred to transcribe or copy such records. The valuation of computer programs is limited to the cost of the blank media plus the cost of copying the program. The research costs or programming costs associated with such property are not covered. From a loss control point of view, every department should be required to:

- Duplicate computer programs on an ongoing basis and remove them to an alternative premises.
- Records should be stored in fire resistant storage cabinets with a Underwriter Laboratories or Factory Mutual fire rating of at least one hour and preferably higher.
- Every municipality should have an accurate up-to-date inventory to ensure that there are proper records of personal property following a loss.

APPENDIX

The following chart indicates the types of insurance carried by the various municipalities in our collection of reports and recommendations made by the consultants. The municipalities may have more coverage than is shown since the report formats were not consistent.

The following key is used for this chart:

- X - municipality carries the insurance
- I - municipality carries the insurance, consultant suggested increased coverage
- ID - municipality carries the insurance, consultant recommended increased deductible
- RD - municipality carries the insurance, consultant recommends reduced deductible
- S - Consultant recommended self-insure
- D - Consultant recommended dropping the coverage
- E - Consultant recommended expanding coverage
- L - Consultant recommended limiting the coverage
- EP - Excessive Premium

	# 1	# 2	# 3	# 4	# 5	# 6	# 7
Package Policy	x	x	x	x	ID	x	x
All Risk	x	-	-	-	-	-	x
Boiler & Machinery	R	x	x	R	-	x	-
Broadform Endorsement	-	-	-	-	-	-	R
Building & Contents	-	-	-	x	x	-	-
Computer Equipment	-	x	-	-	-	-	x
Contingent Business Interruption	-	-	-	-	-	-	-
Contractor's Equip Floater	-	-	-	-	-	-	-
Crime	-	x	I,E	-	-	I,E	-
Blanket Honesty Bond	-	-	R	-	R	-	-
Faithful Performance Bond	-	-	-	x	-	x	-
Money & Securities Coverage	-	-	I	-	I	-	-
Forgery	-	-	R	-	R	-	-
Former Employee	-	-	-	-	-	-	-
Employee Benefit	-	-	R	-	-	-	-
Extra Expense	-	x	R	x	x	x	-
Fine Arts Floater	-	-	-	-	-	-	-
General Liability	R	I,E	I,ID	I,E,RD	I,E	-	E
Inland Marine	-	-	-	-	-	x	R
Marina Operators Legal Liability	R	-	-	-	-	-	-
Mobile Equipment Floater	-	-	-	-	-	-	-
Musical Instrument Floater	-	x	-	-	-	-	-
Tool Floater	-	-	-	-	-	-	-
Personal Property Off Premises	-	-	-	x	-	-	-
Property	-	x	ID	-	x	-	x
-							
Property Floaters	-	x	-	-	D	-	x
Valuable Papers & Records	I	-	-	-	-	-	-
Ambulance Attendant's Errors & Omissions Policy (Malpractice Liability)	EP	R	I	I	-	-	x

	# 1	# 2	# 3	# 4	# 5	# 6	# 7
Business Auto Policy	-	I,E	-	R,I,E	-	x	-
Fire Department	-	-	-	D	-	-	-
Highway Department	-	-	-	D	-	-	-
Police Department	-	-	-	D	-	-	-
Boiler & Machinery Policy	I,E	-	-	R	I	-	ID
Comprehensive General Liability- for specific contractor providing service to the town		-	D	-	-	-	-
Environmental Impairment Liability Insurance	-	R	R	-	R	R	-
Fire Accident Policy	-	ID	I,ID	-	ID		x
for Volunteer Firemen							
Firemen's Errors & Omissions Policy	-	-	-	R	-	-	-
Law Enforcement Liability Insurance	I	-	-	-	-	-	I
Medical Malpractice Liability Insurance	-	-	-	-	-	-	-
Motor Vehicle Policy	I,E,ID	I	I,ID	E	I,ID	-	E
National Flood Insurance	-	-	-	-	-	-	-
Ocean Marine	E	-	-	-	-	-	-
Pesticide Application Policy	-	-	-	-	-	x	-
Police Accident Policy	-	X	I,ID	-	ID	X	-
Police Professional Liability Policy	-	R	I,E	-	I,ID	x	-
Police & Fire Accident Policy	X	-	x	-	R	-	
Public Employees Bond	I	-	-	-	-	-	-
faithful performance	R	-	-	-	-	-	R
honesty	D	-	-	-	-	-	D
money & securities	R	-	-	-	-	-	x
depositors forgery	R	-	-	-	-	-	x
Public Officials Liability R Policy (Errors & Omissions) Policy	R	I	ID	E	ID		X
	# 1	# 2	# 3	# 4	# 5	# 6	# 7

School Board Errors & Omissions Policy	-	I	R	-	R	X	R
Student Accident Insurance Policy	-	-	X	-	-	-	-
& Interscholastic Athletics Accident Policy	-	-	X	-	-	R	-
Umbrella Liability	-	-	-	-	I	x	R
Valuable Papers & Records	-	-	-	-	-	R	X
Workers Compensation Policy	x	x	x	x	x	x	x

	# 8	# 9	# 10	# 11	# 12	#13	Workers
Package Policy	X	X	ID	X	X		Comp Study
All Risk	x	x	-	x	ID	#14	Group
Bodily Injury	RD	-	-	-	-		Medical Ins Study
Boiler & Machinery	R	R,I	-	R,I	R,ID,I		
Broadform Endorsement	-	-	-	-	-		
Building & Contents	-	x	x	-	-		
Computer Equipment	-	R	-	x	-		
Contingent Business Interruption-	-	-	-	x	-		
Contractor's Equip Floater	-	-	-	x	-		
Crime	-	-	x	I	-		
Blanket Honesty Bond	-	-	R,ID	D	-		
Faithful Performance Bond	-	-	-	R	ID,I		
Money & Securities Coverage-	-	-	I	x	x		
Forgery	-	R	-	-	-		
Former Employee	-	-	-	-	-		
Extra Expense	-	-	x	I,E	-		
Fine Arts Floater	-	R	-	-	-		
General Liability	x	I	I	x	x		
Inland Marine	-	-	-	-	-		
Marina Operators Liability	-	-	-	-	-		
Mobile Equipment Floater	-	R	-	-	E,ID		
Musical Instrument Floater	-	-	-	x	-		
Tool Floater							
Personal Injury	-	-	I	-	I		
Personal Property	x	-	-	-	-		
Property	RD	-	x	x	-		
Property Floaters	-	x	-	-	-		
Ambulance Attendant's Errors EP & Omissions Policy(Malpractice Liability)		R	-	-	-		
Business Auto Policy	-	-	-	-	-		
Fire Department	-	-	-	-	-		
Highway Department	-	-	-	-	-		
Police Department	-	-	-	-	-		
Boiler & Machinery Policy	D	D	E	D	D		
Environmental Impairment Liability Insurance	-	-	R	-	R		
Fire Accident Policy for Volunteer Firemen	-	-	-	-	x		
Firemen's Errors & Omissions Policy	-	-	-	-	-		
Law Enforcement Liability Insurance	I,RD	I	-	-	-		

	# 8	# 9	# 10	# 11	# 12
Marina Operators Liability	EP	-	-	-	-
Medical Malpractice Liability Insurance	-	R	-	-	-
Motor Vehicle Policy	x	I,E	I,ID	E	I
National Flood Insurance	E	-	-	-	E
Pesticide Application Policy	-	-	-	-	R
Police Accident Policy	-	-	-	-	X
Police Professional Liability Policy	-	-	I	-	-
Police & Fire Accident Policy	X	x	ID	-	-
Public Employees Bond faithful performance honesty money & securities depositors forgery	I,E - - - -	I,E R - I	- R - -	- - - -	- - - -
Public Officials Liability Policy	I	I	x	-	-
School Board Errors & Omissions Policy	-	I	R	X	R
Student Accident Insurance Policy & Interscholastic Athletics Accident Policy	- - -	- - -	- - -	- - -	- - -
Umbrella Liability	-	-	I	R	R
Valuable Papers & Records	-	-	-	-	-
Watercraft Insurance	X	-	-	-	-
Workers Compensation Policy	x	x	x	-	x

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